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PTO/SB/21 (09-04)

TRANSMITTAL
FORM

(to be used for all correspondence after initial filing)

Application Number 10/825,950

Filing Date April 16, 2004

First Named Inventor Mollett, Cassandra J.

Art Unit 3621

Examiner Name Not Known

Attorney Docket Number 020375-050300US

Total Number of	of Pages in This	s Submission		Allon	ney bocket Numb		020	375-050	0300US	
ENCLOSURES (Check all that apply)										
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Certified Copy of Priority Document(s) Reply to Missing Parts/ Incomplete Application Reply to Missing Parts under 37 CFR 1.52 or 1.53 Landscape Table on CD Remarks The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.							dditional fees to Deposit			
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Printed name	Patrick	M. Boucher								
Date	Date November 22, 2005					Reg. No.		44,037	7	
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Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

on November 22, 2005

TOWNSEND and TOWNSEND and CREW LLP



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Steven L. VanFleet et al.

Application No.: 10/825,950

Filed: April 16, 2004

For: METHODS AND SYSTEMS FOR

UNIVERSAL TRANSACTION

PROCESSING

Examiner: Not Known

Art Unit: 3621

INFORMATION DISCLOSURE

STATEMENT UNDER 37 CFR §1.97 and

§1.98

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

Steven L. VanFleet et al. Application No.: 10/825,950

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representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that <u>no fee is required</u> for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Patrick M. Boucher Reg. No. 44,037

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

Complete if Known					
Application Number	10/825,950				
Filing Date	April 16, 2004				
First Named Inventor	Mollett, Cassandra J.				
Art Unit	3621				
Examiner Name	Not Known				
Attorney Docket Number	020375-050300US				

U.S. PATENT DOCUMENTS+							
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Examiner Initials*	Cite No.1	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
	AA	US-5,764,789	06-09-1998	Pare et al.			
	AB	US-5,805,719	09-08-1998	Pare et al.			
	AC	US- 2003-0009382	06-12-2002	D'Arbeloff et al.			
	AD	US-2004-0138989	06-27-2003	O'Malley			
	AE	US-6,678,664	01-13-2004	Ganesan			
	AF	US-2004-0260607	01-28-2004	Newton et al.			

FOREIGN PATENT DOCUMENTS										
Examiner Initials*	Cite . No.1	Fore	eign Patent Doo	Curnent Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶		
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NON PATENT LITERATURE DOCUMENTS							
Examiner Cite (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.							
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached.